

Policy Number  
1337215968

**Crum Forster**  
A FAIRFAX Company

TRUCKERS COVERAGE PART DECLARATIONS  
UNITED STATES FIRE INSURANCE COMPANY

**ITEM ONE**

Named Insured PIG-TATNER, INC.

Effective Date: 06-29-06  
12:01 A.M., Standard Time  
Agent No. 83595

Agent Name PROGRAM BROKERAGE CORP

**ITEM TWO - SCHEDULE OF COVERAGES AND COVERED AUTOS**

This policy provides only those coverages where a charge is shown in the premium column below. Each of these coverages will apply only to those "autos" shown as covered "autos." "Autos" are shown as covered "autos" for a particular coverage by the entry of one or more of the symbols from the COVERED AUTO Section of the Truckers Coverage Form next to the name of the coverage.

COVERAGES	COVERED AUTOS (Entry of one or more of the symbols from the COVERED AUTO SECTION of the Truckers Coverage Form shows which autos are covered autos)	LIMIT THE MOST WE WILL PAY FOR ANY ONE ACCIDENT OR LOSS	PREMIUM
LIABILITY	12	\$ 1,000,000	\$ 180.00
PERSONAL INJURY (P.I.P.) TT		SEPARATELY STATED IN EACH P.I.P. END. MINUS \$ Deductible	\$
ADDED P.I.P. (or equivalent added No-fault cov.)		SEPARATELY STATED IN EACH ADDED P.I.P. ENDORSEMENT	\$
PROPERTY PROTECTION INS. (P.P.I.) (Michigan only)		SEPARATELY STATED IN THE P.P.I. ENDORSEMENT MINUS \$ Deductible FOR EACH ACCIDENT	\$
AUTO MEDICAL PAYMENTS		\$	\$
UNINSURED MOTORISTS (UM)	15	\$ 100,000	\$ 180.00
UNDERINSURED MOTORISTS (when not included in UM Cov.)	19	\$ 100,000	\$ 180.00
N T R E A R I C L H E A R N G E P H Y S M I A C G A I TOWING AND LABOR	48 SPECIFIED CAUSES OF LOSS COVERAGE  49 COLLISION COVERAGE  47, 51 COMPREHENSIVE COVERAGE SPECIFIED CAUSES OF LOSS COVERAGE COLLISION COVERAGE TOWING AND LABOR	ACTUAL CASH VALUE, COST OF REPAIR OR \$ 53,000 WHICHEVER IS LESS ACTUAL CASH VALUE, COST OF REPAIR OR \$ WHICHEVER IS LESS, MINUS \$25 Ded. FOR EACH COVERED AUTO FOR LOSS CAUSED BY MISCHIEF OR VANDALISM ACTUAL CASH VALUE, COST OF REPAIR OR \$ 53,000 WHICHEVER IS LESS, MINUS \$ 1,000 Ded. FOR EACH COVERED AUTO ACTUAL CASH VALUE OR \$ 500,000 Ded. FOR EACH COVERED AUTO, BUT NO DED. APPLIES TO LOSS CAUSED BY FIRE OR LIGHTNING. TTT \$25 Deductible FOR EACH COVERED AUTO FOR LOSS CAUSED BY MISCHIEF OR VANDALISM TTT IS LESS MINUS \$500,000 Deductible FOR EACH COVERED AUTO TTT \$50 for each disablement of a private passenger auto	\$ 180.00 \$ \$ 180.00 \$ 180.00 \$ 180.00 \$ 180.00 \$ 180.00

FORMS AND ENDORSEMENTS APPLYING TO THIS COVERAGE PART AND MADE A PART OF THIS POLICY AT TIME OF ISSUE † :

PREMIUM FOR ENDORSEMENTS \$

SEE SCHEDULE OF FORMS AND ENDORSEMENTS

ESTIMATED TOTAL PREMIUM \$ 180.00

ITEM THREE - SCHEDULE OF COVERED AUTOS YOU OWN † (or equivalent No-fault cov.) TTT See ITEM FOUR for hired or borrowed "autos". SEE SCHEDULE FM 114.0.1116(B) ATTACHED

† Forms and Endorsements applicable to this Coverage Part omitted if shown elsewhere in the policy.

This endorsement modifies insurance provided under the following checked form:

- COMMERCIAL GENERAL LIABILITY COVERAGE FORM
- BUSINESS AUTO COVERAGE FORM
- TRUCKERS COVERAGE FORM
- MOTOR CARRIER COVERAGE FORM
- GARAGE COVERAGE FORM

#### COMPOSITE RATING PLAN ENDORSEMENT

The advance and final premiums for the coverage shown below shall be computed on a composite rate basis in accordance with our rules and rates.

The advance premium shall be computed at the inception of the policy by applying the composite rates as shown below.

If the composite rate below is on a per unit basis then the final earned premium shall be computed at the termination or expiration of the policy by applying the composite rates to the average number of units developed by audit. The average number of units will be determined by the method checked below:

- adding the number of units at the expiration of the prior year's policy as determined by audit to the number of units at the termination or expiration of the policy, as determined by audit, and dividing the sum by two. If there was no prior year policy the estimated number of units at inception of the policy as shown below will be used in lieu of the number of units at the expiration of the prior year's policy. If the audited number of units at the expiration of the prior year's policy is at least 10% higher than the estimated number of units at inception for this policy, we reserve the right to revise the advance premium and bill you accordingly.
- adding the number of units at inception of the policy as shown below to the number of units at the termination or expiration of the policy as determined by audit and dividing the sum by two..

If the composite rate below is on an other than per unit basis the final earned premium shall be computed at the termination or expiration of the policy by applying the composite rates shown below to the premium basis developed during the policy term as determined by audit.

Premium basis is:  gross sales  payroll  number of locations  number of vehicles

mileage      other- \_\_\_\_\_

Premium basis is defined as checked below:

per page 2 and 3 of this endorsement